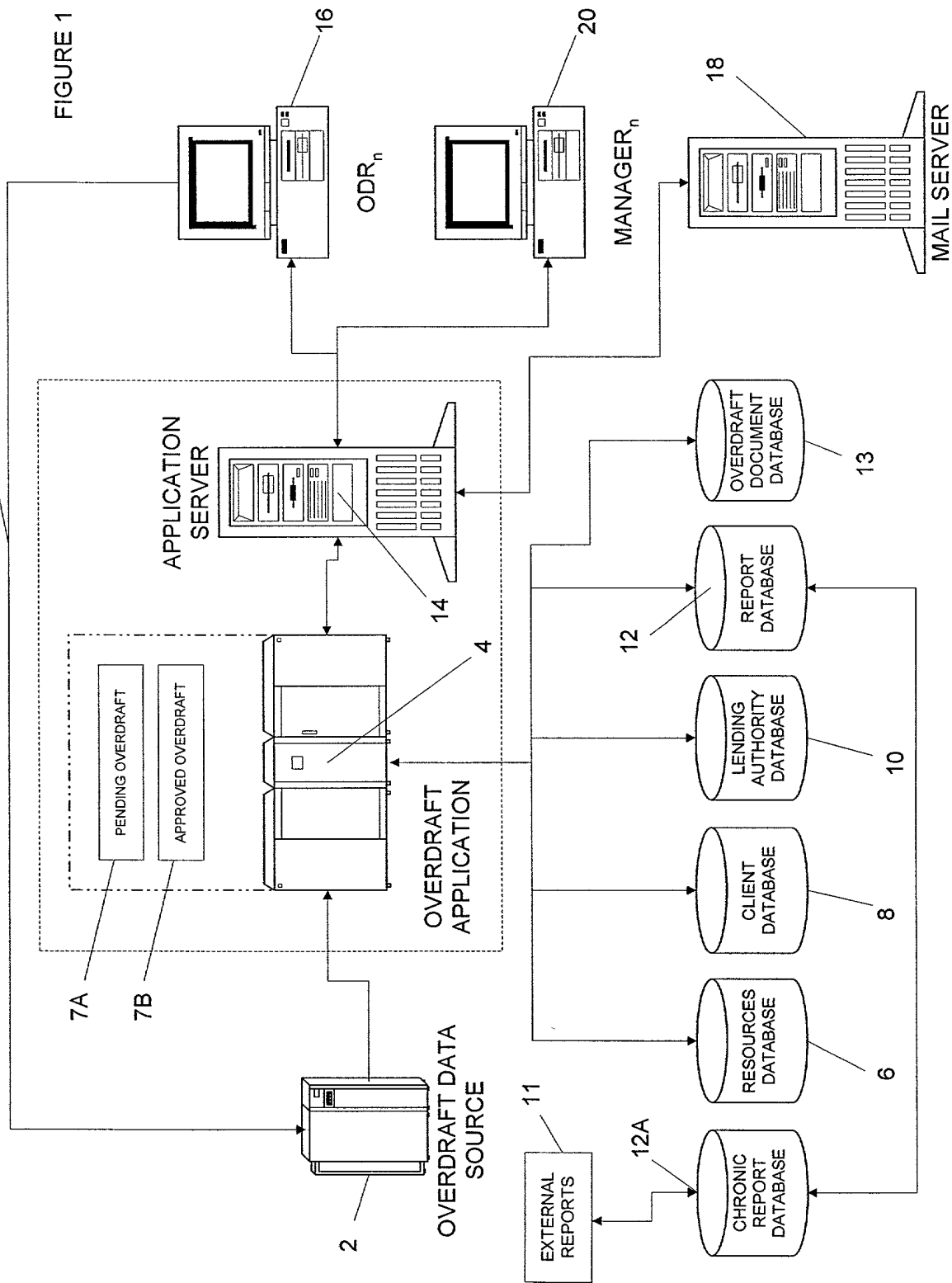


22



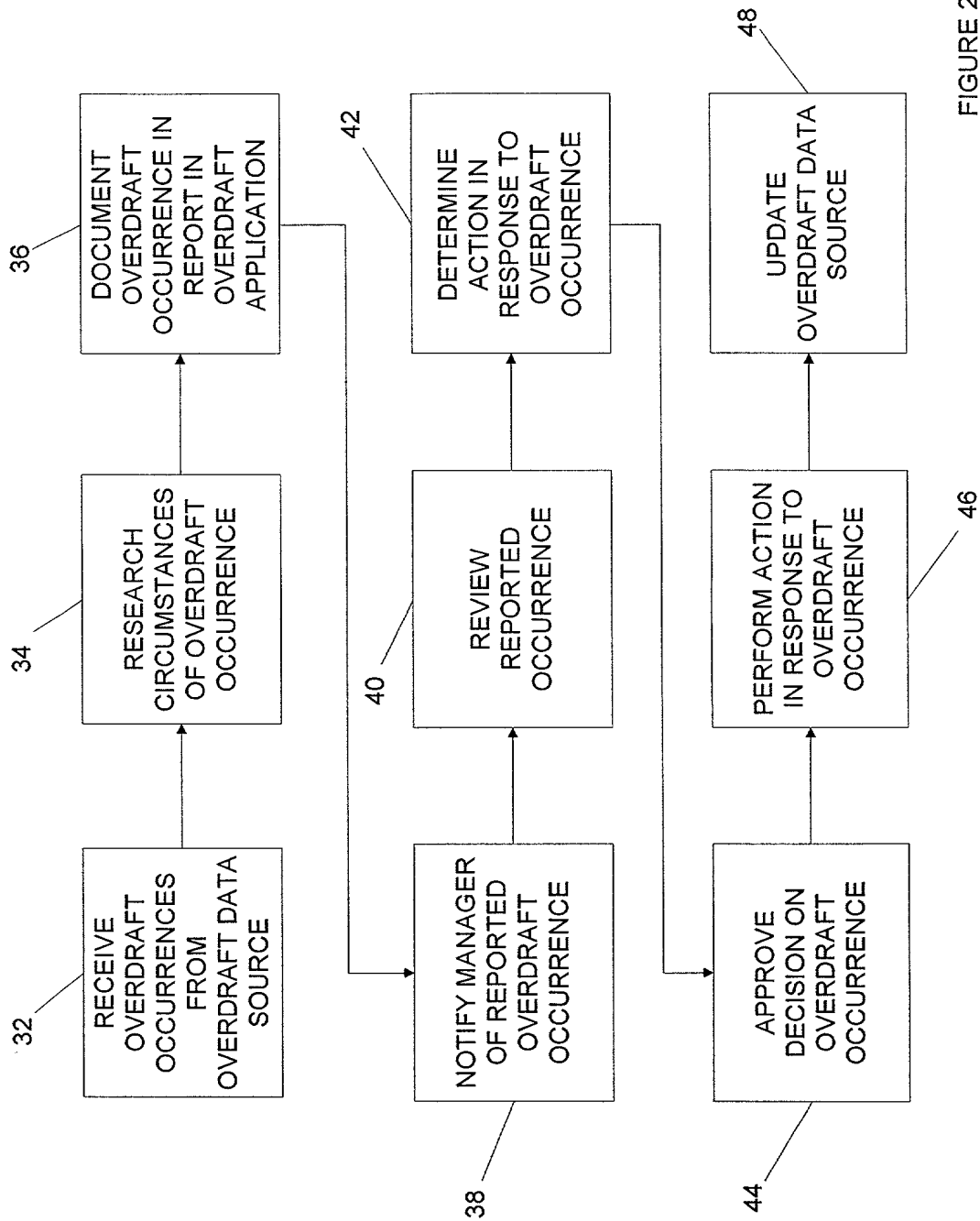


FIGURE 2

66

Save Print Notify Save & Exit

Created 1/1/2002 11 05 AM by Mary Odrep

Last Modified on by 62

Status: Awaiting RM approval

OVERDRAFT

60

Current Resource type: ODC
CC Admin Assistant: Susy Smith
Assigned OD Rep

58

OD Representative Section

56— Market & CC: 08093

54— Client Name: MG Industries

52— OD Rep: Mary Odrep

Populate Fields 64

FIG. 3

Risk Management

Resource Information

Resource Type:

GM : Group Manager
GM

Common Information:

Name:	Jane Doe	Phone:	41
Title:	Vice President	Fax:	41
Pager:		Home:	
		Cellular:	

Recorded Line Phone:

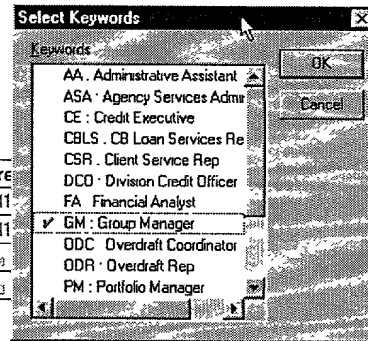


FIG. 4A

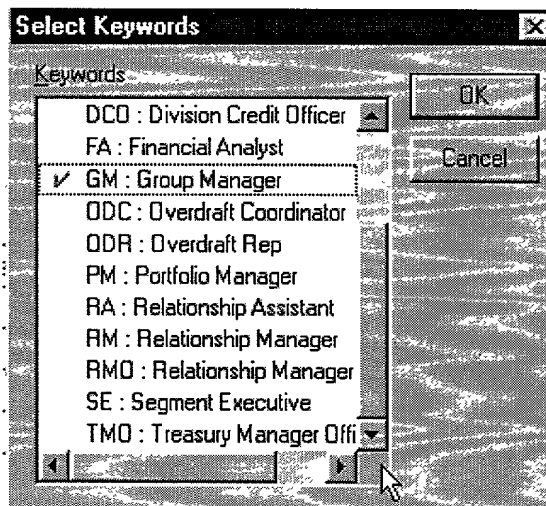


FIG. 4B

To: 08093 - PGH Healthcare
 From: Mary Odrep
 Subject: Client Overdraft

Segment: Healthcare
 Recorded Line: 412-766-9223
 Date: 1/1/2002

82
 54 Date Overdrawn: 1/1/2002
 Client Name: MG Industries
 84 Account #: 12345678

86 Amount of Overdraft/Uncollected: \$85.10 (L) \$150.02 (U)
 Ledger or Uncollected Type: L

88 Product/Error Type/Category: DDA : C : NSF : Posting Debits Exceeded Balance/Credits
 Product: DDA Error Type: C Category: NSF
 90 92

94 OD Rep - Comment/Reason:
 Client Error ACH debit payment drew against insufficient funds. Account is still od this am. Client advises she will be making a de; and more deposits are expected. Penalty assessed through analysis.

96 Disposition Code: PUC

FIG. 5A

Product/Error Type/Category Codes:

Product & Error Code	
DDA : C : CAA : Account Analysis Fees not funded	To be used when the client's negative balance is the result of their Corporate Account Analysis fees posting to the account without proper funding. The fees could be for the exact amount of the overdraft or slightly different depending on the beginning available position in the account.
DDA : C : LC : Letter of Credit Transactions Not Funded	To be used when the account is overdrawn due to letter of credit fees or transactions posting to the account without proper funding. The client is aware of the debits.
DDA : C : LOCF : Line of Credit at Full Commitment	To be used when the client has exhausted the total amount of their established credit line.
DDA : C : NF : Not Funded	To be used when the client's debit activity posts to the account without proper funding. For example, if an ACH debit or ZBA transfer posts to an account that has no available balance or incoming credit activity.
DDA : C : NSF : Posting Debits Exceeded Balance/Credits	To be used when funding is not sufficient to cover checks or debits posting to the account that exceeded the available balance.
DDA : C : RI : Return of deposited item	To be used when the client's account is overdrawn/uncollected due to return items or ACH return items that equal or exceed the negative balance.
DDA : C : UUF : Use of Uncollected Funds	To be used when the client's debit transactions (ACH, wires, internal transfers, etc.) draw against unavailable funds. The debit items could be for the exact amount or in excess of the negative position.
LBX : B : BC : Business Credit	To be used when a secured loan payment which has been initiated by the financial institution uncollected lockbox deposits.
LBX : B : DA : Debit Adjustment	To be used when the client's negative position is caused by an internal debit adjustment/memo that equals or exceeds the negative position. The client is not aware of these transactions on the day they post to the account because they do not appear on current day reporting.

FIG. 5B

FIG. 5A

▼ Disposition		
CCH Return Uncollected - Charge	Charge	C
CNC Return Uncollected - No Charge	Charge	B
CWA Return Uncollected - Waive to Analysis	Charge	C
OCH Paid - Charge	Waive	C
ONC Paid - No Charge	Waive	B
OWA Paid - Waive to Analysis	Waive	C
PUC Paid Uncollected - Charge	Waive	C
PUN Paid Uncollected - No Charge	Waive	B
PWA Paid Uncollected - Waive to Analysis	Waive	C
VCH Return - Charge	Charge	C
VNC Return - No Charge	Charge	B
VWA Return - Waive to Analysis	Charge	C

FIG. 5C

Edit Document
Print
Expand All
Collapse All

Client Information Sheet

Name: MG Industries

▶ General Information

▶ Internal Contact Section

▶ Overdraft Desk Section

FIG. 6

Name: MG Industries

General Information

Cost Center:

Lead CC: 08093
Name: PGH Healthcare
Manager: Jon Jonathon
Phone: 412-555-1212
Segment: Healthcare
AA: Susy Smith
Related CC: 080278, 08093

Client Information:

Address 1: 555 Smith Street
Address 2: Dept A
City, State, Zip RIDGEFIELD PARK NJ 07660-2105

	Area Code	Exchange	Number
Phone:	412	555	1212
Fax:	412	555	1212

FIG. 7

FOOTNOTES: 255500F

▼ Internal Contact Section

Contacts:

122 RM /Commercial AM: Elaine Jones
Title: Relationship Manager
Phone: 412-555-1212
Fax: 412-555-1213

Power1 TM:

124 TM Name: Joe Smith
Title: Treasury Management Officer
TM Phone: 412-555-1212

126 PM Name:
Title:
Phone:

128 Commercial RM:
Title:

130 ODR Name: Mary Odrep
Title: Overdraft Representative
Phone: 412-555-1212
Fax: 412-555-1212
RL: 412-555-1212

FIG. 8

▼ **Overdraft Desk Section**

140 **Primary Contact:** Jenny Primcontact
Title:
Phone: 412-555-1212

Secondary Contact:
Title:
Phone:

Approval Designates:

142	AD	Albert Adcontact		
	Name:			
	AD Title:	Relationship Manager	Pager:	
	AD	412-555-1212	Home:	412-555-1212
	Phone:		Cell:	412-555-1212
144	AD1	Brian Contact		
	Name:			
	AD1 Title:	Business Development Officer	Pager:	
	AD1	412-555-1212	Home:	412-555-1212
	Phone:		Cell:	412-555-1212
146	AD2	Ann Manager		
	Name:			
	AD2 Title:	Sector Service Manager	Pager:	
	AD2	412-555-1212	Home:	412-555-1212
	Phone:		Cell:	

List of TM Accounts

148	Product	Account #	Account Description	Market
	ACH	99999999		001 : PGH
	LBX	09090909		001 : PGH

150 **Special Handling instructions:**

152 **Should OD Desk Contact Client?:**
Yes or No?: Yes
Comments:

154 **Please provide any additional information on this client that would assist in processing overdrafts, uncollected or daylight overdrafts:**

FIG. 9

168 170

Required Approvals:

Get Titles Check LA

	Approver's Name	Approver's Title
1st Level: U:\$5,000 L:\$10,000	Elaine Jones	Relationship Manager
2nd Level: U:\$0 L:\$0	Not Required for this Overdraft	
3rd Level: U:\$0 L:\$0	Not Required for this Overdraft	

162

OD Approver's Section

Required Approval(s)

Elaine Jones
Relationship Manager

Electronic Signature

FIG. 10A

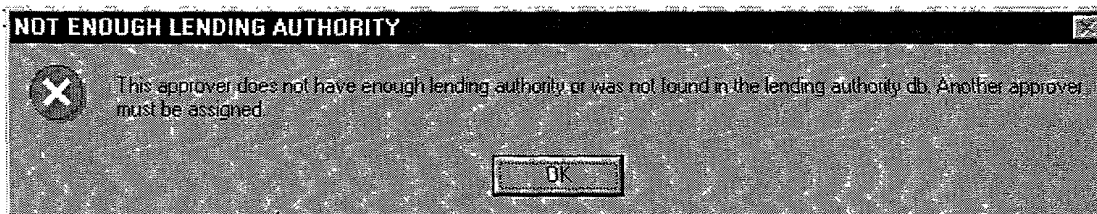


FIG. 10B

Risk Mgmt
Add Documents

Overdraft
Daylight OD
ACH Overlimit

Views

Today's Overdrafts
Outstanding ODs by Rep
Rep & Status
Count by Day & CC
Rep. Count, CC
Date Overdrawn
ACH Monthly Type
Pending ODE
Approver's Views
Ops Help
Lending Authority
Loan Advances
OD Clients db
Exit

Conflict Compare						
Client Name	Date Overdrawn	Account No	OD Ledger / ODD Overdrawn / ACH Not Overlimit	Am. OD Uncollected / ODD Orig Wire Am. / ACH File Am.	Last Center	
Doed, Janey						
Overdraft						
X ML Sporting Goods	1/2/2002	54321		\$50.00	\$100.00	08093 - PGH
Jones, Elaine						
Overdraft						
X MG Industries	1/2/2002	12345678		\$83.68	\$173.68	08093 - PGH
✓ MG Industries	1/1/2002	12345678		\$85.10	\$150.02	08093 - PGH

172

174

FIG. 11

Required Approval(s)

Elaine Jones
Relationship Manager

Electronic Signature

Elaine Jones
12/10/2001 10:54:40 AM

FIG. 12

182

Close
 Edit Document

Risk Management

Chronic Response Memo

Risk Oversight Section

Market and CC: PGH Healthcare
Customer: MG Industries
Account: 12345678
Power ID: 0000099999

Oversight Rep: Mary Ovrrep

184

Segment	PGH Healthcare	Obligor	N/R
AM/RM	Elaine Jones	Date Identified	01/02/2002
TMO	Joe Smith	Rpt Identified On	Daily Accumulative Report
OD Rep	Mary Ovrrep	Acct Position	Ledger
Status	Pending	Client or Bank Error	Client
Oversight Last Updated	01/02/2002	Fee Disposition	Assessed

186

Product/Error Type/Category
 Posted Items Exceeding Available Balance

Outstanding CAA Fees

Oversight Comments
 1/4/02 - Reviewed. Account has had 1 OD and 1 Uncollected OD since last review. Notice not sent based on recent RM comments. Will keep as Pending for now
 1/3/02 - Reviewed. This account is now experiencing uncollected overdrafts rather than ledger ODs and they seem to be occurring less frequently. Please contact the OD desk to have these standing instructions changed to charge if that is your intention per your comments for future uncollected & ledger overdrafts. notification sent.
 1/2/02 - Reviewed. This account has a daily uncollected position due to check presentments and ACH debits that post against unavailable teller deposits. While the OTC deposits are frequent they are drawing on total deposits rather than their available. Per the OD documents, the Overdraft desk Rep makes a daily call to the client to get funding information. Notification sent.

Officer Section

192

RM/TM Comments
 1/2/2002 09:19:15 AM by Elaine Jones - The owner of this business is a long time client. He historically responds to RM calls regarding NSF incidents and funds the accounts. However, the number of NSF incidents have become too frequent and he has been informed that it must be cleaned up. Also, future occurrences will be charged.

Created By: Mary Ovrrep
Modified By: Mary Ovrrep

Date: 01/02/2002 08:57:25 AM
Date: 01/04/2002 12:27:09 PM

FIG. 13

Active Chronicles View:

Chronic Overdraft Views					
Active Chronicles					
by Segment					
by AM/RM					
by TM					
by Mkt/CC					
by Reason					
by Status					
by Obligor					
All Accounts					
by Oversight Rep					
Reports DB					
Feedback					
Client	Status	Account	Mkt/CC	Oversight Rep	
MG Foods	Pending	111111112	PGH Healthcare	Mary Dvrep	
MG Industries	Long Term	12345678	PGH Healthcare	Mary Dvrep	
MG LLC	Pending	22222222	PGH Healthcare	Mary Dvrep	
MG Toys	Pending	99999999	PGH Healthcare	Mary Dvrep	

202

204

FIG. 14A

All Accounts view:

				Client	Status	Mkt/CC	Oversight Rep
Chronic Overdraft Views Active Chronics by Segment by AM/RM by TM by Mkt/CC by Reason by Status by Obligor All Accounts by Oversight Rep Reports DB Feedback				▼ 111111111			
				▼ MG Sporting Goods	Resolved	PGH Healthcare	Mary Dvrep
				▼ 111111112			
				▼ MG Foods	Pending	PGH Healthcare	Mary Dvrep
				▼ 12345678			
				▼ MG Industries	Long Term	PGH Healthcare	Mary Dvrep
				▼ 222222222			
				▼ MG LLC	Pending	PGH Healthcare	Mary Dvrep
				▼ 999999999			
				▼ MG Toys	Pending	PGH Healthcare	Mary Dvrep

FIG. 14B